

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA (ERIE)**

<b>In Re:</b>	:	<b>Bankruptcy Case No. 18-11288-JCM</b>
	:	
<b>Denise Lynn Hardgrave-Dunbar</b>	:	<b>Chapter 13</b>
<b>fka Denise Lynn Hardgrave</b>	:	
<b><i>Debtor</i></b>	:	
	:	<b>Related to Claim No. 11</b>
	:	
<b>PennyMac Loan Services, LLC,</b>	:	
<b><i>Movant</i></b>	:	<b>Document No.</b>
	:	
<b>V.</b>	:	
	:	
<b>Denise Lynn Hardgrave-Dunbar and</b>	:	
<b>Ronda J. Winnecour, Esquire, Trustee,</b>	:	
<b><i>Respondents</i></b>	:	

**DECLARATION**

Upon review of the **NOTICE OF MORTGAGE PAYMENT CHANGE** filed by  
**PennyMac Loan Services, LLC** at **Claim No. 11** in the above-captioned bankruptcy case, I certify  
that the existing Chapter 13 Plan is sufficient to fund the Plan with the modified debt, namely  
payments of \$955.46, effective 01/01/2024

Dated: November 21, 2023

/s/ Rebeka A. Seelinger  
Rebeka A. Seelinger, Esquire  
Seelinger Law Corporation  
Attorney for Debtor  
PA ID #93897  
4640 Wolf Road  
Erie, PA 16505  
(814) 824-6670  
[rebeka@seelingerlaw.com](mailto:rebeka@seelingerlaw.com)